

Office of International Corporate Finance Stop 3-2 Securities and Exchange Commission 450 Fifth Street, N.W. Washington, D.C. 20549 USA SUPPL

**BEST AVAILABLE COPY** 

Tel. 01274 806106

28 September 2007



Dear Sir

US Home Filing Exemption (12g3-2(b)) - Re 82-5154

Please find enclosed documents/announcements released by Bradford & Bingley plc to the equity securities market in the UK.

Enclosed is a copy of this letter which I should be grateful if you could return in the self addressed envelope to confirm receipt.

Yours faithfully,

Phil Kershaw

Deputy Company Secretary

PROCESSED

OCT 19 2007

THOMSON FINANCIAL

PO Box 88, Crossflatts, Bingley, West Yorkshire BD16 2UA Telephone 01274 555555 Fax 01274 554422 www.bradfordandbingley.co.uk

♠ Free annual report | 등

Company

Bradford & Bingley PLC

TIDM

BB.

Headline

Transaction in Own Shares

Released

16:50 06-Sep-07

Number

4502D

07 0F 1

The Company announces that on 06 September 2007 it purchased for cancellation from UBS Limited 500,000 ordinary shares at an average price of 357.22 pence per share. The highest price paid was 365 pence per share and the lowest price paid was 351.25 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 626,674,534 ordinary shares.

Bradford & Bingley plc capital consists of 626,674,534ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley plc is 626,674,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

Enquiries:

Bradford & Bingley plc

01274 806341

Neil Vanham

**END** 

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Сотрапу

Bradford & Bingley PLC

TIDM

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Headline

Transaction in Own Shares

Released

16:59 07-Sep-07

Number

5321D

The Company announces that on 07 September 2007 it purchased for cancellation from UBS Limited 1,000,000 ordinary shares at an average price of 343.7589 pence per share. The highest price paid was 358.25 pence per share and the lowest price paid was 337.75 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 625,674,534 ordinary shares.

Bradford & Bingley plc capital consists of 625,674,534ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley plc is 625,674,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

Enquiries:

Bradford & Bingley plc

01274 806341

Neil Vanham

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Company

Bradford & Bingley PLC

TIDM

88.

Headline Transaction in Own Shares

Released

17:01 10-Sep-07

Number

6074D

The Company announces that on10 September 2007 it purchased for cancellation from UBS Limited 500,000 ordinary shares at an average price of 339.1062 pence per share. The highest price paid was 342.50 pence per share and the lowest price paid was 333.25 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 625,174,534 ordinary shares.

Bradford & Bingley plc capital consists of 625,174,534 ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley plc is 625,174,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

**Enquiries:** 

Bradford & Bingley plc

01274 806341

Neil Vanham

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Company

Bradford & Bingley PLC

TIDM

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Headline

Transaction in Own Shares

Released

17:06 11-Sep-07

Number

6908D

The Company announces that on11 September 2007 it purchased for cancellation from UBS Limited 500,000 ordinary shares at an average price of 347 pence per share. The highest price paid was 351 pence per share and the lowest price paid was 340,50 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 624,674,534 ordinary shares.

Bradford & Bingley plc capital consists of 624,674,534 ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley plc is 624,674,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

**Enquiries:** 

Bradford & Bingley plc

01274 806341

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Company

Bradford & Bingley PLC

TIDM

Headline

Transaction in Own Shares

Released

16:40 12-Sep-07

Number

7632D

The Company announces that on 12 September 2007 it purchased for cancellation from UBS Limited 500,000 ordinary shares at an average price of 351.8433 pence per share. The highest price paid was 358.25 pence per share and the lowest price paid was 349.25 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 624,174,534 ordinary shares.

Bradford & Bingley ptc capital consists of 624,174,534 ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley pic is 624,174,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

**Enquiries:** 

Bradford & Bingley plc

01274 806341

Neil Vanham

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Bradford & Bingley PLC

Company TIDM

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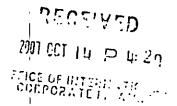
Transaction in Own Shares

Headline Released

16:53 13-Sep-07

Number

8373D



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The Company announces that on13 September 2007 it purchased for cancellation from UBS Limited 750,000 ordinary shares at an average price of 353.6337 pence per share. The highest price paid was 359 pence per share and the lowest price paid was 350.25 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 623,424,534 ordinary shares.

Bradford & Bingley plc capital consists of 623,424,534 ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley plc is 623,424,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

**Enquiries:** 

Bradford & Bingley plc

01274 806341

Neil Vanham

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Company

Bradford & Bingley PLC

TIDM

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Headline

Transaction in Own Shares

Released

16:35 14-Sep-07

Number

9090D

The Company announces that on14 September 2007 it purchased for cancellation from UBS Limited 1,000,000 ordinary shares at an average price of 330.9971 pence per share. The highest price paid was 352 pence per share and the lowest price paid was 320.50 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 622,424,534 ordinary shares.

Bradford & Bingley plc capital consists of 622,424,534 ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley plc is 622,424,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

Enquiries:

Bradford & Bingley plc

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Company

Bradford & Bingley PLC

TIDM

BB.

Headline

Transaction in Own Shares

Released

17:09 26-Sep-07

Number

5670E

The Company announces that on 26 September 2007 it purchased for cancellation from UBS Limited 500,000 ordinary shares at an average price of 289.5422 pence per share. The highest price paid was 296.50 pence per share and the lowest price paid was 284 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 621,924,534 ordinary shares.

Bradford & Bingley plc capital consists of 621,924,534 ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley plc is 621,924,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

Enquiries:

Bradford & Bingley plc

01274 806341

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Bradford & Bingley PLC

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Headline Transaction in Own Shares

Released

16:54 28-Sep-07

Number

7987E

The Company announces that on 28 September 2007 it purchased for cancellation from UBS Limited 250,000 ordinary shares at an average price of 296.1655 pence per share. The highest price paid was 305.25 pence per share and the lowest price paid was 290.75 pence per share.

Following the cancellation of these shares, the outstanding issued share capital of the Company will be 621,674,534 ordinary shares.

Bradford & Bingley plc capital consists of 621,674,534 ordinary shares with voting rights. Following the above purchase, Bradford & Bingley plc holds no ordinary shares as treasury shares.

Therefore, the total number of shares with voting rights in Bradford & Bingley plc is 621,674,534.

The above figure may be used by shareholders as the denominator for the calculations by which they will determine if they are required to notify their interest in, or a change to their interest in, Bradford & Bingley plc under the FSA's Disclosure and Transparency Rules

**Enquiries:** 

Bradford & Bingley plc

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Bradford & Bingley PLC 703

Company TIDM

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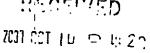
Master Trust Quarterly Report

Released

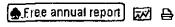
13:00 17-Sep-07

Number

9596D



Section 2.



## **Bradford & Bingley plc**

## Aire Valley Finance (No.2) plc

The latest Quarterly Report for Aire Valley Finance (No.2) plc is now available at www.bbg.co.uk/bbg/ir/dis/securitisation/

During the previous quarter the following movements have occurred:

Portfolio Characteristics	September 2007	June 2007
Outstanding current balance of mortgages	£361,487,584	£393,927,753
Number of mortgages	4,026	4,376
Average loan balance	£89,788	£90,020
Average LTV	62.58%	62.99%
Arrears:	1	
1 month +	0.25%	0.18%
3 months +	0.10%	0.07%
12 months +	0.02%	0.02%

#### Contacts:

#### **Investor Relations:**

Katherine Conway

Tel: +44 (0) 1274 554928

Email: katherine.conway@bbg.co.uk

Neil Vanham

Tel: +44 (0) 1274 806341 Email: neil.vanham@bbg.co.uk

**Press Office:** 

Nickie Aiken

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Company

Bradford & Bingley PLC

TIDM

Headline

Holding(s) in Company

Released

10:29 17-Sep-07

Number

9418D

notification of major interests in shares TR-1:

1. Identity of the issuer or the underlying issuer of existing shares to which voting rights are attached:	Bradford & Bing	gley PLC
2. Reason for notification (yes/no)		
An acquisition or disposal of voting rights		
An acquisition or disposal of financial instruments which acquisition of shares already issued to which voting rights		
An event changing the breakdown of voting rights	, 	Yes
Other (please specify):		•
3. Full name of person(s) subject to the notification obligation:	Legal & General Gro	up Plc (L&G)
4. Full name of shareholder(s) (if different from 3.):	Legal & General Assur Management) Limited	
5. Date of the transaction (and date on which the threshold is crossed or reached if different):	11 Septembe	er 2007
6. Date on which issuer notified:	12 Septembe	er 2007
7. Threshold(s) that is/are crossed or reached:	From 3% to 4%	(L&G)

8. Notified	d details:	<del></del>	<u> </u>					_
A: Votin	g rights a	ttached to	shar <u>es</u>	·				
Class/type of shares if possible	Situation ; the transaction	revious to Triggering	Resulting	situation at	ter th	e trigger	ing transaction	
using the	Number of	Number of	Number	Number	of	voting	% of voting rights	Ì

	Shares	Voting	of shares	rights			
		Rights	Direct	Direct	Indirect	Direct	Indirect
Ord GBP0.25	22,075,231	22,075,231	24,989,130	24,989,130		4.00	

B: Financial I	nstrument	S		
Resulting situation	after the trigg	ering transaction		
Type of financial instrument	Expiration date	Exercise/ Conversion Period/ Date	Number of voting rights that may be acquired if the instrument is exercised/ converted.	% of voting rights
	1		1	}

Total (A+B)	
Number of voting rights	% of voting rights
24,989,130	4.00

# 9. Chain of controlled undertakings through which the voting rights and/or the financial instruments are effectively held, if applicable:

Legal & General Group Plc (Direct and Indirect) (Group)

Legal & General Investment Management (Holdings) Limited (LGIMH) (Direct and Indirect)

Legal & General Investment Management Limited (Indirect) (LGIM)

Legal & General Group Plc (Direct) (L&G) (24,989,130 = 4.00% = LGAS, LGPL & PMC)

Legal & General Investment Management (Holdings) Limited (Direct) (LGIMHD) (21,926,146 - 3.51% = PMC) Legal & General Insurance Holdings Limited

(Direct) (LGIH)

Legal & General Assurance (Pensions Management)
Limited (PMC) (21,926,146 – 3.51% = PMC)

Legal & General Assurance Society Limited

(LGAS & LGPL)

Legal & General Pensions Limited (Direct) (LGPL)

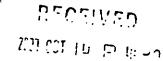
Proxy Voting:	· · · · · · · · · · · · · · · · · · ·
10. Name of the proxy holder:	
11. Number of voting rights proxy holder will cease to hold:	N/A
12. Date on which proxy holder will cease to hold voting rights:	N/A

13. Additional information:	Notification using the total voting rights figure of 624,674,534
14. Contact name:	Helen Lewis (LGIM)
15. Contact telephone number:	0203 124 3851

END

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## **Bradford & Bingley Covered Bonds LLP**

The latest Monthly Report for Bradford & Bingley Covered Bonds LLP is now available at <a href="https://www.bbq.co.uk/bbq/ir/dis/covbond/">www.bbq.co.uk/bbq/ir/dis/covbond/</a>

During the previous month the following movements have occurred:

Portfolio Characteristics	September 2007	August 2007
Outstanding current balance of mortgages Number of mortgages	£8,933,323,968 96,479 £92,593	£9,051,089,349 96,913 £93,394
Average loan balance Weighted average current LTV Arrears:	62.13%	62.84%
1 month +	2.94%	2.84%
3 months + Repossessions	0.78% 0%	0.61% 0%

#### Contacts:

## **Investor Relations:**

Katherine Conway

Tel: +44 (0) 1274 554928

Email: katherine.conway@bbg.co.uk

Neil Vanham

Tel: +44 (0) 1274 806341 Email: neil.vanham@bbg.co.uk

#### **Press Office:**

Nickie Aiken

Tel: +44 (0) 20 7067 5632 Email: nickie.aiken@bbg.co.uk

**END** 

## **Aire Valley Trustee Limited**

Quarterly report re: Aire Valley Trustee Limited, Aire Valley Funding 1 Limited and Aire Valley Mortgages 2004-1 plc, Aire Valley Mortgages 2005-1 plc, Aire Valley Mortgages 2007-1 plc

The latest Quarterly Report for Aire Valley Trustee Limited is now available at <a href="https://www.bbq.co.uk/bbg/ir/dis/securitisation/">www.bbq.co.uk/bbg/ir/dis/securitisation/</a>

During the previous quarter the following movements have occurred:

Portfolio Characteristics	September 2007	June 2007
Outstanding current balance of mortgages	£11,015,549,924	£11,569,937,178
Number of mortgages	87,985	92,809
Average loan balance	£125,198	£124,667
Weighted average current LTV	77.75%	77.88%
Arrears:	1	
1 month +	1.80%	1.63%
3 months +	0.66%	0.64%
12 months +	0.02%	0.02%
Repossessions	0.10%	0.11%

#### Contacts:

#### **Investor Relations:**

Katherine Conway

Tel: +44 (0) 1274 554928

Email: katherine.conway@bbg.co.uk

Neil Vanham

Tel: +44 (0) 1274 806341 Email: neil.vanham@bbg.co.uk

# Press Office:

Nickie Aiken

Tel: +44 (0) 20 7067 5645 Email: nickie.aiken@bbg.co.uk

END.

# Notification of Major Interests in Shares

We have today been notified that Barclays PLC no longer have a notifiable interest in the ordinary shares of Bradford & Bingley plc.

20 September 2007 END

"Bradford & Bingley can confirm the report in Euroweek that they have issued a £500m privately placed two year covered bond through ABN AMRO."

#### Contacts:

#### **Investor Relations:**

Katherine Conway

Tel: +44 (0) 1274 554928

Email: katherine.conway@bbg.co.uk

## **Press Office:**

Nickie Aiken

Tel: +44 (0) 20 7067 5632 Email: nickie.aiken@bbg.co.uk

**END** 

# Notification of Major Interests in Shares

We have today been notified that Lloyds TSB Group Plc no longer have a notifiable interest in the ordinary shares of Bradford & Bingley plc.

24 September 2007 END

### **NOTIFICATION OF MAJOR INTERESTS IN SHARES**

1. Name of listed company

Bradford & Bingley plc

2. Name of shareholder with a major interest

#### Prudential plc

3. Please state whether notification indicates that it is regarding the holding of the shareholder named in 2 above or in respect of a non-beneficial interest; or in the case of an individual holder if it is a holding of that person's spouse or children under the age of 18

Shareholder named above.

4. Name of the registered holder(s) and, if more than one holder, the number of shares held by each of them

MAGIM HSBC GIS NOM(UK) SALI	157,242
NORTRUST NOMINEE LTD A/C MHA01	1,500,000
NORTRUST NOMINEE LTD A/C MHE01	1,000,000
NORTRUST NOMINEE LTD A/C MHF01	134,627
NORTRUST NOMINEE LTD A/C MKD01	2,500,000
NORTRUST NOMINEE LTD A/C MNB01	22,359
NORTRUST NOMS LTD	462,103
NORTRUST NOMS LTD A/C CRI01	5,250,000
NORTRUST NOMS LTD A/C MVA01	300,000
NORTRUST NOMS LTD A/C MVB01	328,886
NORTRUST NOMS LTD A/C PUC01	193,804
NORTRUST NOMS LTD A/C PUE01	2,800
NORTRUST NOMS LTD A/C PUF01	208,626
NORTRUST NOMS LTD A/C PUR01	2,578,812
PRUCLT HSBC GIS NOM(UK) PAC AC	16,487,634
PRUCLT HSBC GIS NOM(UK) PHLIAC	584,000
PRUCLT HSBC GIS NOM(UK) PPL,AC	205,865
PRUCLT HSBC GIS NOM(UK)EQBF AC	65,475
PRUCLT HSBC GIS NOM(UK)HYBF AC	124,770
PRUCLT HSBC GIS NOM(UK)MNBF AC	93,171
PRUCLT HSBC GIS NOM(UK)PENE AC	364,942
RBS INTERNATIONAL (GUERNSEY)	274,129
RECOVERY INV COMPANY LIMITED	224,194

5. Number of shares / amount of stock acquired

Not known

Sc27090701

END